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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Stern, Lavinthal and Frankenberg, LLC 105 Eisenhower Parkway, Suite 302 Roseland, New Jersey 07068-0490 Telephone Number (973) 797-1100 Maria Cozzini, Esq.

Attorney for Secured Creditor, Nationstar Mortgage

LLC d/b/a Mr. Cooper

In Re:

David Filippini

Debtor(s)

Order Filed on July 30, 2019 by Clerk, U.S. Bankruptcy Court -District of New Jersey

Chapter 13

Case No.: **18-23457-SLM** Hearing Date: 07/24/2019 Judge: **Stacey L. Meisel**

AUTHORIZING ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page, numbered two (2), is hereby **ORDERED.**

DATED: July 30, 2019

Honorable Stacey L. Meisel United States Bankruptcy Judge Page 2

Debtors: **David Filippini** Case No.: **18-23457-SLM**

Caption: Order Authorizing Loan Modification Property: 49 Siek Rd, Kinnelon, NJ 07405-2022

THIS MATTER having come before the Court upon the **Nationstar Mortgage LLC d/b/a Mr. Cooper's** Notice of Motion for an Order approving a loan modification agreement,
and the Court having examined the evidence presented, and for good cause shown, it is hereby

ORDERED as follows:

- 1. The Court hereby authorizes Nationstar Mortgage LLC and the debtor(s), to enter into Loan modification.
 - 2. The loan modification agreement between Nationstar Mortgage LLC and the Debtor, attached as an Exhibit to the Nationstar Mortgage LLC's motion, is approved.
- 3. In the event a loan modification is completed and the pre-petition arrears are capitalized Into the loan, Nationstar Mortgage LLC shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.
- 4. The Chapter 13 Trustee shall suspend disbursements to Nationstar Mortgage LLC pending completion of loan modification and all money that would ot herwise be paid to Nationstar Mortgage LLC be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Tru stee is no tified by the Nationstar Mortgage LLC that the modification was not consummated.

- 5. In the event the modification is not consummated, the Nationstar Mortgage LLC shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Nationstar Mortgage LLC.
- 6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
- 7. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.
- 8. With respect to any post- petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, Nationstar Mortgage LLC will amend any and all post- petition orders or claims within 30 days after completion of the loan modification.
 - 9. The attorney's fees associated with the Nationstar Mortgage LLC's filing of this motion, in the amount of \$350.00 are deemed recoverable from the Debtor.
- 10. Communication and/or negotiations between Debtor and mortgagees/mortgage servicers about the loan modification, and the recording of the loan modification, shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.